

Michael Patrick Siano, Beneficiary
102 Haines Street East
Lanoka Harbor, New Jersey
(732) 788-0772

FILED
JEANNE A. NAUGHTON, CLERK

JAN 24 2023

UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF NEW JERSEY

U.S. BANKRUPTCY COURT
TRENTON, NJ
BY  DEPUTY

IN RE:)	Case No. 22-17381/MBK
Michael P. Siano Estate)	
v.)	Chapter 7
)	OBJECTION TO M&T BANK
M&T BANK)	MOTION TO VACATE
)	AUTOMATIC STAY

Now Comes Michael Patrick Siano Beneficiary and living heir of the Michael P. Siano Estate strongly objecting to the motion set forth by claimant M&T BANK to lift the automatic Stay and proceed in collections activity against the Siano Estate. Michael Patrick Siano has not provided for in the chapter 13 plan for M&T BANK'S claim, or given legal tender monthly to them because Michael Patrick Siano has already provided legal tender in excess of \$400,000.00 to the claimant M&T BANK witnessed by a third party notary. The attached instrument was presented under the authority of UCC 3-104(c), Spencer v. Sterling Bank, 63 Cal Ap. 4th 1055 (1998), Guaranty Trust Co. OF NY v. Henwood et. al, 307 U.S. 247 (FN3), the Within Negotiable Instruments, Vol III (including 2006 supplement) on the Undersigned's UCC Contract Trust Account. "The entire taxing and monetary systems are hereby placed under the UCC." (Uniform Commercial Code) – The Federal Tax Lien Act of 1966. Tender in payment to be paid from the Account and Securities Obligation of the United States presented in terms of the Negotiable Instruments Act of 1881, Public Law 73-10, Chapter 48, 48 Stat 117, 31 U.S.C. § 3123, 31 U.S.C. § 5103 and 5118, 18 U.S.C § 8, 5 U.S.C. § 1602, UCC 3-311, and the Securities Act 1933 § 2(1), 3(a)(3) 1 for setoff and discharge.

As everyone should know, lawful money was removed from our economy by congress in 1933 HJR 192 (House Joint Resolution) and replaced with negotiable instruments. These negotiable instruments are considered as legal tender on the same par and category as federal

reserve notes. They represent a mortgage on all the homes and personal property of all the American people. This mortgage was placed without proper legal authorization by congress and the supreme court required that a remedy had to be given to the American people who were principals and sureties for the national debt. This remedy is to discharge debt for the people who demanded it. We the People were made private bankers according to the law with the authority to issue notes to discharge lawful debts. This remedy must remain in effect until lawful money and the property is returned to We the People without any encumbrances.

It is a legal fact that all ownership of property is vested with the state. "Under the new law, government obligations are backed by the credit of the nation. It will represent a mortgage on all the homes, and other property of all the people of animation." Senate document 43 of the 73rd Congress first session Congressional Record May 9th 1933 on HJR 1491 page 83. "The People of the nation are the credit line" Mcfadden Credit Line Decision Supreme Court 1933

LEGAL TENDER DEFINED:

Legal tender under the Uniform Commercial Code (U.C.C.), Section 1-201(24) (Official Comment); "The referenced Official Comment notes that the definition of Money is not limited to legal tender under the U.C.C. The test adopted is that of sanction of government, whether by authorization before issue or adoption afterward, which recognizes the circulating medium as a part of the official currency of that government. The narrow view that money is limited to legal tender is rejected."

" In light of the holding of Guaranty Trust Company vs. Henwood, 307 U.S. 247 (1939), a Federal US court of appeals ruled on Title 31 U.S.C. § 5118. As of October 27, 1977, legal tender for discharge of debt is no longer required. That is because legal tender is not in circulation at par with promises to pay credit. Requirement of repayment of debt is against Public Policy, since legal tender was not loaned [nor in circulation] they cannot demand payment in any [particular] form of coin or currency or legal tender and repayment [or payment] need only be made in equivalent kind; A negotiable instrument ... "

Public Law 73-10 and Title 31 U.S.C. § 5118 prohibits Banks/creditors from demanding any specific specie of payment. All Banks must process lawful United States currency. Failure to do so is "interference with commerce", a felony under the RICO ACT, 18 U.S.C. § 1951. If M&T BANK believes they have a lawful reason to "Dishonor" this negotiable instrument I issued them they must return it to the Notary Public who mailed it to them on my behalf with lawful reason(s) fully stated and cited, sworn under their unlimited liability. Failure to provide lawful reason(s), or to misdirect this instrument, is grounds for a complaint to the FTC and a claim under the FDCPA (Fair Debt Collections Practices Act), 15 U.S.C. § 1692a1. It is the banks duty to honor this instrument for payment, to know, abide by and operate under the law. 18 U.S.C. § 8 applies. Commercial instruments are legal tender for the payment of debt in accordance with 31 U.S.C. § 5118 and other statutes and codes.

The UCC (Uniform Commercial Code) defines a negotiable instrument as an unconditional writing that promises or orders the payment of a fixed amount of money. To be considered negotiable an instrument must meet the requirements stated in Article 3. U.C.C. - ARTICLE 3 - NEGOTIABLE INSTRUMENTS § 3-104. NEGOTIABLE INSTRUMENT. (a)"negotiable instrument" means an unconditional promise or order to pay a fixed amount of money (b) "Instrument" means a negotiable instrument.

The claimant can not simply hold on to the instrument and then continue to claim they are owed any kind of legal debt still. Either they must give back the negotiable instrument tender to them dishonored by a qualified third party (secretary of treasury), or keep the negotiable instrument they received from me and stop trying to claim a debt owed by the Siano Estate in violation of federal statues and public law. According to 12 U.S.C. §411 there is no money of intrinsic value only credit and commercial paper (debt instruments), The instrument shall be paid discharge and recoupment of said claimed debt as presented tender in payment. 40 stat 111 § 7(e). It appears as the Claimant is trying to keep the negotiable instrument I gave them and still continue to demand payment in a specific type of legal tender (federal reserve notes), which is wholly against public law and policy.

I wish to correct the record in this matter which is lacking the facts that Michael Patrick Siano rescinded the Mortgage in August of 2020 by and through the authority of TILA for the misrepresentations of facts before during and after closing of the mortgage credit transaction. This rescission is not something that any court has jurisdiction over to decide the merits of as laid out in the strict TILA statutes 15 U.S.C. §1601 et seq. Also as laid out in 16 U.S.C. 1635(k) I Michael Patrick Siano choose set off as a defense against this mortgage foreclosure. This defense is also set in stone in the Uniform Commercial Code §3-305. I erred during the foreclosure proceedings in the Superior Court of New Jersey by not properly filing a counter claim to the equal amount of the claimed debt for setoff according to UCC §3-305,306.

The undisclosed fact is the foreclosure was not and still is not about my house or my property, it is about the equity account (i.e. the promissory note I issued at the closing table). This equity account is worth more than the claimed debt. The fact M&T BANK is not making abundantly clear to the court is that 12 U.S.C. §83 does not allow the bank to make a loan, and the debt is only my promise to pay 360 monthly payments and nothing to do with any lender or assignment holder incurring a loss, it is impossible for M&T BANK to be at a loss because there was no lending of any "money" or assets. Where is the equity of my signed note, the proceeds from the signed note are in a CD or mutual fund according to UCC §3-104(j) that the foreclosure initiated at the Superior Court by M&T BANK was all about? ***Attached CUSIP number and fund the note is located in.***

Another undisclosed fact by the claimant M&T BANK is the fact that I was the authorized representative able to sign the note at closing. Since I for lack of knowledge failed to properly endorse the instrument the evidence on the allonge shows that the incomplete instrument I signed and failed to endorse was then completed by the closing party meeting the requirements of a draft which is a check according to UCC § 3-104. Since this undisclosed fact and evidence has never been adjudicated at the foreclosure proceeding in the Superior Court this needs to be addressed by this honorable court. The evidence clearly shows that no lawful debt exists and the proceeds of the note (the equity) has never been applied to the claimed debt M&T BANK contends is owed.


Since this newly discovered evidence is before this honorable court the claiming party M&T BANK who has signed under commercial liability that an outstanding debt is owed to them must produce the evidence that no equity exists and the existence of a lawful debt.

Furthermore and more importantly through and by the authority of the Powers of Appointment Act of 1951 I have voided this mortgage trust document. Michael Patrick Siano is the grantor and trustor of the mortgage, I am also the only party to the mortgage as the only signor on the instrument, and therefore have the unlimited authority and right to void the mortgage due to misrepresentation of facts.

Finally Siano has mailed notice of conversion from chapter 13 to chapter 7 to the clerk of court. The appropriate completed schedules for a chapter 7 bankruptcy will show I have enough assets to liquidate to cover the claim by M&T BANK and therefore Siano and his family should not be forced to give up their home in the event M&T BANK has not negotiated the commercial instrument as payment they received from me and they are able to return the original instrument back to Siano, and can prove their claim.

When there is a conflict of interest between law and equity, equity must always prevail. I challenge the validity of M&T BANK's claim as the evidence speaks for itself as I have no rights or remedies. This objection has shown for good and proper cause why the motion for relief from the automatic stay should be denied. The automatic stay should be enforced as it is appearing that the claimant M&T BANK is with unclean hands and in bad faith.

1/20/2023

A handwritten signature in black ink, appearing to read 'Michael Patrick Siano', written over a horizontal line.

Michael Patrick Siano

CERTIFICATE OF SERVICE

I, the undersigned Michael Patrick Siano certify that the **OBJECTION** was served upon the following parties via regular mail.

Alberto Russo
Standing Chapter 13 Trustee
PO BOX 4853
Trenton, NJ, 08650

American Express
200 Vessey St.
NY, NY, 10285

Christina Barnes
Midland Credit Management
PO BOX 2037
Warren, MI, 4809

Capital One Auto Finance
1680 Capital One Drive
McLean, VA 22102

Carolyn Harris
Cavalry SPV I, LLC
PO Box 4252
Greenwich, CT 06831

Discover
2500 Lake Cook Road
Riverwoods, IL 60015

KML Law Group
701 Market St. Suite 5000
Philadelphia, PA
19106

Dated: 01/20/2023

/s/ Michael Patrick Siano

Your CUSIP Results are as follows:

MICHAEL PATRICK SIANO (MTG 1705GMC12643)

T Rowe Price Financial Services Fund Inc

Symbol: PRISX

CUSIP: 77954N103

Inception Date: 9/30/1996

**Net Assets: \$1,597,735,000.00 as of
11/25/2022**

**Portfolio Assets: \$1,597,735,000.00 as of
11/25/2022**

A little about the Fund:

T Rowe Price Financial Services Fund seeks long-term growth of capital and a modest level of income by investing in the common stocks of companies in the financial services industry. In addition, the fund may invest in companies, such as providers of financial software, that derive substantial revenues (at least 50%) from conducting business in the financial services industry.



NOTARY'S PRESENTMENT

It is hereby certified, that on the date note below, the undersigned Notary Public Nicole Cioppa mailed to:

Gene R. Mariano Esq.
Parker McCay Law Office P.A
Acting Agent on behalf of M&T BANK

9000 Midlantic Drive, Suite 300
P.O. Box 5054
Mount Laurel
New Jersey 08054

Hereinafter "Recipient" the documents regarding Michael Patrick Siano and M&T BANK as follow:

1. International Bill of Exchange # 721 (1 leaf) and
2. Reference copy of Notary's Presentment (signed original on file) (1leaf)
3. Reference copy of Ucc file # 56135624 (3 leaves)
4. Reference copy of letter written to US Treasury (1 leaf)

A Total of 6 leaves,

By USPS certified mail number 7022 0410 0002 6657 5308 by placing same in envelope properly addressed to recipient at the said address and depositing same at an official depository under the exclusive face and custody to the United States Postal Service within the State of New Jersey.

Nicole Cioppa

Notary Public

8/29/22

Date

U.S. Postal Service™
CERTIFIED MAIL® RECEIPT
Domestic Mail Only

For delivery information, visit our website at www.usps.com®.

Mount Laurel, NJ 08054

OFFICIAL USE

Certified Mail Fee	\$4.00
Extra Services & Fees (check box, add fee as appropriate)	\$0.00
<input type="checkbox"/> Return Receipt (hardcopy)	\$0.00
<input type="checkbox"/> Return Receipt (electronic)	\$0.00
<input type="checkbox"/> Certified Mail Restricted Delivery	\$0.00
<input type="checkbox"/> Adult Signature Required	\$0.00
<input type="checkbox"/> Adult Signature Restricted Delivery	\$0.00
Postage	\$1.44
Total Postage and Fees	\$5.44

Sent To
9000 Midlantic Dr. Suite 300
Street and Apt. No., or PO Box No.
P.O. Box 5054
City, State, ZIP+4®
Mount Laurel, NJ, 08054

PS Form 3800, April 2015 PSN 7530-02-000-9047 See Reverse for Instructions

****Private Issue****

INTERNATIONAL BILL OF EXCHANGE (UNCITRAL Convention)

****Private Issue****

Drawer and Location:
Michael Patrick Siano
102 Haines Street East
New Jersey, Lanoka Harbor [08734]
Non-Domestic Without the United States

Pursuant to and in accordance with final articles of the
UNCITRAL Convention in effect on the date hereof,
REF: Ratified Convention Articles 1-7,11,12,13,46(3), 47-4(c), 53

Date: 08/29/2022
No. 721

Pay To The Order Of:

MANUFACTURES AND TRADE COMPANY (M&T BANK) BUFFALO, NY, EIN #16-0538020

At: Sight

Days after: Not Applicable

Unconditionally

The Sum Certain: Four Hundred Thousand dollars and 00 cents *****\$ 400,000.00

DRAWEE: SECRETARY OF THE TREASURY OF THE UNITED STATES
FOR VALUE RECEIVED AND CHARGE TO ACCOUNT OF/THROUGH
ENS LEGIS U.S. CITIZEN-TRUST MICHAEL PATRICK SIANO
EXEMPT PRIORITY PREPAID ACCOUNT #135864378

MEMO: Mortgage payoff account # 0103789665

Autograph:

"As Good as Aval" By Authorized Representative

Michael Patrick Siano
C/o 102 Haines Street East
Lanoka Harbor, New Jersey [08734]
Non domestic without the United States

Present This International Bill of Exchange (UNCITRAL Convention) to the treasury processing through the TT&L System
VOID WHERE PROHIBITED BY LAW

INSTRUCTIONS AND TERMS

This Instrument meets all the requirements of an International Bill of Exchange pursuant to the UNCITRAL Convention. The Secured Party Michael Patrick Siano maintains protected holder status in accordance with UNICTRAL Articles 5 & 29, and via Ucc 1 reference # 56135624. If you deem this instrument to be incomplete in anyway, Michael Patrick Siano expressly gives permission to the Payee or Agent thereof to complete this Instrument in accordance with UNCITRAL Article 12. Present this International Bill of Exchange to the treasury for processing through the TT&L System for the payoff/setoff of M&T BANK Mortgage Account # 0103789665, and all REASONABLE attorney fees. Once this Instrument is processed the Secured Party respectfully requests a statement of zero balance for account # 0103789665. The overage is to be given back via check to the Secured Party Michael Patrick Siano with an itemized receipt of all charges owed to the Payee via USPS C/o Michael Patrick Siano 102 Haines Street East, Lanoka Harbor, New Jersey, [08734]. If for any reason this Instrument is dishonoured for non- acceptance, pursuant to Article 60 of UNICTRAL a protest is respectfully requested on the day the Instrument is dishonoured, and Notice of Dishonour in accordance with Article 64, 66, & 68 to be delivered USPS to Notary Public Nicole Cioppa C/o Michael Patrick Siano 1077 Torremolinos Ct. Toms River, NJ, 08753. This International Bill of Exchange has been mailed to Parker McCay Law Offices as per instructed by M&T BANK Agent Chris C. employee # 0106124. You agree that if after three (3) days of the confirmed acceptance via USPS tracking number, there is a lack of performance on your part and after a notary protest and final judgment are granted to the Secured Party, a lien in the amount of \$ 1 billion USD (\$1,000,000,000,000,000) will be placed on you acting as Agent on behalf of Payee, and the Payee of this Instrument by the Secured Party, you agree anymore harm caused to the Siano Family thereafter will result in a \$50 thousand USD (\$50,000) per day fee against both the Payee of this Instrument, and the Law Office and/or Law Office Agent(s) acting on behalf of the Payee. Your silent or tacit acquiescence will be deemed agreement to these instructions and terms.

"NOTICE" OF RIGHT FOR RECISSION

August 7, 2020

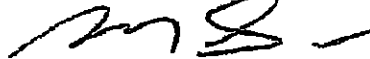
To whom it may concern,

Under the authority of the Truth in Lending Act pursuant to 15 U.S.C. § 1635(a), I exercise my right to rescind the transaction. The pretender lender failed to disclose pertinent information before any documents were signed, before, during and after, and has concealed the very fact from Michael Siano. GLENDENNING MORTGAGE CORPORATION was not the bone-fide true lender. GLENDENNING MORTGAGE CORPORATION (pretender Lender), their failure to disclose this pertinent information clearly provides that this so-called loan was not consummated. Pursuant to 15 U.S.C. § 1635(f)(3) the obligor's right to rescind is based in whole or in part on any matter involved in such proceeding, then the obligor's right of rescission shall expire three years after the date of consummation of the transaction or upon the earlier sale of the property, or upon the expiration of one year following the conclusion of the proceeding, or any judicial review or period for judicial review thereof, whichever is later.

Whereas, I exercise my right and hereby "Notice" all parties my right of rescission.

Sincerely,

Michael Patrick Siano.



G.C. GLENDENNING MORTGAGE CORPORATION
81 E Water St. Toms River, NJ 08753

WELLS FARGO BANK
420 Montgomery Street San Francisco, CA 94104

M&T BANK
1 M&T PLAZA Buffalo, NY 14203

Parker McCay P.A.
9000 Midland Drive Suite 300 P.O. Box 5054 Mount Laurel, NJ 08054

551

H-8—Rescission Model Form (General)

NOTICE OF RIGHT TO CANCEL

Your Right to Cancel

You are entering into a transaction that will result in a [mortgage/loan/security interest] [on/in] your home. You have a legal right under Federal law to cancel this transaction, without cost, within three business days from whichever of the following events occurs first:

- (1) the date of the transaction, which is
08/07/2020 ; or
- (2) the date you received your Truth in Lending disclosures; or
- (3) the date you received this notice of your right to cancel.

If you cancel the transaction, the [mortgage/loan/security interest] is also cancelled. Within 20 calendar days after we receive your notice, we must take the steps necessary to reflect the fact that the [mortgage/loan/security interest] [on/in] your home has been cancelled, and we must return to you any money or property you have given to us or to anyone else in connection with this transaction.

You may keep any money or property we have given you until we have done the things mentioned above, but you must then offer to return the money or property. If it is impractical or unfair for you to return the property, you must offer its reasonable value. You may offer to return the property at your home or at the location of the property. Money must be returned to the address below. If we do not take possession of the money or property within 20 calendar days of your offer, you may keep it without further obligation.

How to Cancel

If you decide to cancel this transaction, you may do so by notifying us in writing, at **1st BANK**

1st BANK

1st BANK
(creditor's name and business address)
Buffalo, NY 14203

You may use any written statement that is signed and dated by you and states your intention to cancel, or you may use this notice by dating and signing below. Keep one copy of this notice because it contains important information about your rights.

If you cancel by mail or telegram, you must send the notice no

later than midnight of (date)
the third business day following the latest of the three events listed above. If you send or deliver your written notice to cancel some other way, it must be delivered to the above address no later than that time.

I WISH TO CANCEL

Consumer's Signature

08/07/2020
Date

PT. 226, App. H

Federal Reserve System



This document was created by:

Michael Patrick Slano

102 Haines Street East

Lanoka Harbor, New Jersey 08734

(732) 788-0772

* E RECORDING * Page 1 of 4	
	
SEQUENCE:	20221990325
No. Pages:	4
7/18/2022	2:18 PM
	
GABRIELLA CÁZARES-KELLY, RECORDER	
Recorded By: KAK(e-recording)	

MORTGAGE CANCELLATION/VOIDANCE COVER PAGE

Document Being Recorded: Mortgage Cancellation/Voidance

Date of Document: December 22, 2021

Grantor/Trustor Name:

Michael Patrick Slano

Return address:

Michael Patrick Slano

102 Haines Street East

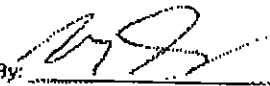
Lanoka Harbor, New Jersey

08734

MORTGAGE CANCELLATION/VOIDANCE
(In accordance and pursuant to N.J.S.A. 46:26A-1 et seq)

I, Michael Patrick Siano a living Man as the last publicly recorded owner of "102 Haines Street East", Lanoka Harbor New Jersey, 08734, known as Block 630.02 Lot 10 executed a Mortgage with a signature on July 13, 2017 which was publicly recorded under the Instrument number 2017079442 in Book 16822 Page 1456. I Michael Patrick Siano discovered a procession of **Misrepresentation of Facts** after the Mortgage was executed and signed, as the Mortgage granted equitable title (the Property) over to the claimed "Lender". The undisclosed fact is: the original contract was satisfied in accordance with UCC § 3-311. Upon discovery, under the authority of TILA (The Truth In Lending Act) I, Michael Patrick Siano lawfully and justly, Rescinded/Canceled the Mortgage on August 7th 2020 with sending by Certified Mail to the last known claiming entity known as M&T BANK. As the only Executor/Signer of the Mortgage, I, Michael Patrick Siano have the lawful right and in consensus with the Law being the only Party to the Mortgage, as I was the Grantor/Trustor/Executor of this Mortgage document with the Min: number 1009777-0000007084-9 to lawfully void this "Mortgage" - (death-pledge) needing no other authority. Therefore, as the last known claimer of the Mortgage (M&T Bank) has failed to correct the public record in pursuant to 15 U.S.C. §1635 (a-b), I execute my right to correct the public record, here, now, today.

Date: 12/22/2021

By: 

Michael Patrick Siano
102 Haines Street East
Lanoka Harbor, NJ 08734

AFFADAVIT OF TRUTH TO THE FACTS

Due to the Misrepresentation of Facts before, during, and after the closing of Mortgage Min; number 1009777-0000007084-9 signed on July 13, 2017 associated with 102 Haines Street East Lanoka Harbor New Jersey 08734 also known as Block 630.02 Lot 10, I Michael Patrick Siano the Executor/Trustor and the only Party to, reserve and execute the right to Cancel/Void this Mortgage upon discovery of misrepresentation of facts.

I, Michael Patrick Siano, a living man of age of maturity and sound mind testify on my own behalf and by my own free will act and deed, under penalty of perjury that the statements and facts in this Cancellation of Mortgage document set forth herein are true and correct to the best of my ability and will testify under oath if case may be, so help me God.

Under my Hand and Seal,

Dated: 12/22/2021

Witness: Courtney DiBenedetto

Courtney DiBenedetto

Witness: Thomas James Siano

Thomas James Siano

Witness: Phyllis Marie Siano

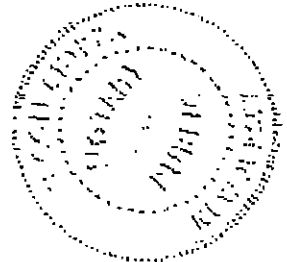
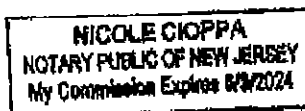
Phyllis Marie Siano

By: Michael Patrick Siano

Michael Patrick Siano

102 Haines Street East

Lanoka Harbor, NJ 08734



State of New Jersey)

)SS:

JURAT

County of Ocean)

Sworn to (or affirmed) and subscribed before me on this 22nd day of December 2021, Michael Patrick Siano proved to me on the basis of satisfactory evidence to be the one who appeared before me.

Nicole Cioppa 12/23/21

Notary's Public Signature

Date:

FRD Surveying, LLC
136 Golf View Boulevard
Toms River, NJ 08753

July 17, 2017

Job No. 17-0262

**DESCRIPTION OF PROPERTY
SITUATED IN**

TOWNSHIP OF LACEY, OCEAN COUNTY, NEW JERSEY

Property is known and designated as Lot 10 in Block 630.02 as shown on the current tax maps of the Township of Lacey, Ocean County, New Jersey. Also being known as Lot 10 in Block 630B as shown on a certain plan entitled "Final Subdivision Plat Section No. 1, Bayberry Village, Township of Lacey, Ocean County, New Jersey" filed in the Ocean County Clerk's Office on December 18, 1970 as Map Number H-314.

Also being known as 102 Haines Street East, Lanoka Harbor, N.J.

BEGINNING at a point in the northerly line of Haines Street East (50' ROW) at the westerly end of a curve connecting said line of Haines Street East (50' ROW) with the westerly line of Cedarwood Drive (50' ROW); thence running along the northerly line of Haines Street East (50' ROW)

1. South 71 degrees 22 minutes 56 seconds West, a distance of 71.70 feet to a point of curvature; thence
2. Along a curve to the right, having a radius of 390.00 feet, an arc distance of 4.00 feet to a point; thence
3. North 08 degrees 40 minutes 56 seconds West, a distance of 119.26 feet to a pin found; thence
4. North 86 degrees 14 minutes 23 seconds East, a distance of 83.49 feet to a pin found; thence
5. Along a curve to the left, having a radius of 316.21 feet, an arc length of 82.00 feet to a point of reverse curvature; thence
6. Along a curve to the right, having a radius of 15.00 feet, an arc length of 23.56 feet to the point and place of **BEGINNING**.

This description is in accordance with a map entitled "Survey of Property, Lot 10 Block 630.02" prepared by FRD Surveying, LLC and dated July 17, 2017.

Prepared By:

FRD Surveying, LLC



Frank R. DeSantis
Professional Land Surveyor
New Jersey License No. GS42001

Public Service Center Building
240 N. Stone Ave., 1st Floor
Tucson, AZ 85701

Doc. Recording: (520) 724-4350
Voter Registration: (520) 724-4330



Mailing Address:
PO Box 3145
Tucson, AZ 85702-3145

Social: @PimaRecorder
Web: recorder.pima.gov

Gabriella Cázares-Kelly, Recorder

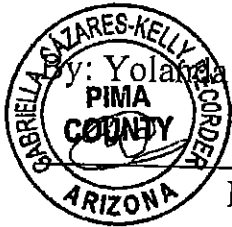
The foregoing instrument is a full, true and correct copy of the original record in this office.

Sequence #: 20221990325 # of Pages: 4

Docket # NA

Starting Page #: NA Ending Page #: NA

GABRIELLA CÁZARES-KELLY, County Recorder
In and for the County of Pima, State of Arizona



y: Yolanda Cordova

Deputy Recorder

July 22, 2022
Date

Michael Patrick Siano
102 Haines Street East
Lanoka Harbor, New Jersey 08734



U.S. POSTAGE PAID
FME 1-Day
BRICK, NJ
08723
JAN 23, 23
AMOUNT
\$28.75
R2305K139311-7

RDC 07

08608



CUSTOMER USE ONLY
FROM: (PLEASE PRINT)

Michael Siano
102 Haines Street East
Lanoka Harbor, NJ
08734

PHONE 732-788-8772

DELIVERY OPTIONS (Customer Use Only)

☐ SIGNATURE REQUIRED Note: The addressee must check the "Signature Required" box if the addressee requires the addressee's signature; OR 2) Purchases additional insurance; OR 3) Purchases COD service; OR 4) Purchases Return Receipt service. If the box is not checked, the Postal Service will leave the item in the addressee's mail receptacle or other secure location without attempting to obtain the addressee's signature on delivery.

☐ No Saturday Delivery (delivered next business day)
☐ Sunday/Holiday Delivery Required (additional fee, where available)
*Refer to USPS.com® or local Post Office® for availability.

TO: (PLEASE PRINT)

USBC
102 East State Street
Trenton NJ

ZIP+4® (U.S. ADDRESSES ONLY)

08608

■ For pickup or USPS Tracking™, visit USPS.com or call 800-222-1811.
■ \$100.00 Insurance Included.

PEEL FROM THIS CORNER



EI 510 729 565 US

PAYMENT BY ACCOUNT (if applicable)
USPS® Corporate Acct. No. Federal Agency Acct. No. or Postal Service® Acct. No.

ORIGIN (POSTAL SERVICE USE ONLY)

☒ 1-Day ☐ 2-Day ☐ Military ☐ DPO

Postage \$ 28.75

Insurance Fee \$

Return Receipt Fee \$

Live Animal Transportation Fee \$

Special Handling/Fragile \$

Weight \$

Flat Rate \$

Acceptance Employee Initials

Signature

Time

Delivery Attempt (MMDDYY)

Employee Signature

Time

Delivery Attempt (MMDDYY)

Employee Signature

Time

Delivery Attempt (MMDDYY)

Employee Signature

Time

Delivery Attempt (MMDDYY)

Employee Signature

Time

Delivery Attempt (MMDDYY)

Employee Signature

PSN 7690-02-000-6996

LABEL 11-B, MAY 2021